

REMARKS/ARGUMENTS

In light of the following claim amendments and accompanying remarks, re-examination and reconsideration of this application, withdrawal of rejections, and formal notification of the allowability of all claims now presented are earnestly solicited. As detailed in the Office Action mailed December 13, 2007, Claims 1-12 are pending, wherein Claims 1-12 have been rejected. In response to the Office Action, Claims 1-12 have been amended to clarify the subject matter being claimed. The amendments find support throughout the Specification and Drawings, and no new matter has been added. Accordingly, it is believed that the claims now define patentable subject matter over the art cited in the Office Action, and a notice to such is requested at the Examiner's earliest convenience.

Claim Rejections – 35 U.S.C. §103

Claims 1-12 were rejected in the Office Action under 35 U.S.C. §103(a) as being obvious over U.S. Patent No. 6,116,506 to Matsumoto et al. (hereinafter, “Matsumoto”) in view of U.S. Patent No. 6,253,193 B1 to Ginter et al. (hereinafter, “Ginter”). The Applicant traverses this rejection. However, the Applicant has amended Claims 1-12 in order to clarify the subject matter being claimed.

Amended Claim 1 of the present application discloses a method for securing transactions using electronic deposits (purses), comprising three aspects:

(1) configuring, in an electronic deposit (purse), a grey lock mark, which identifies the state of the last transaction of the electronic deposit (purse); after setting the grey lock mark, all operations to the electronic deposit (purse) except resetting the grey lock mark being invalidated (see, for example, paragraph [0014] of the present application);

(2) setting, while starting a transaction using the electronic deposit (purse), the grey lock mark and recording parameters of the transaction as a locking card source in the electronic deposit (purse) (see, for example, paragraphs [0015] and [0018] of the present application); and

(3) validating the recorded locking card source before debiting money from the electronic deposit (purse), and if the recorded parameters are validated, debiting money from the electronic

deposit (purse) and resetting the grey lock mark simultaneously (see, for example, paragraph [0019] of the present application).

In contrast, the Matsumoto '506 patent discloses a transaction-oriented electronic accommodation system including an IC card storing electronic monetary information and an identification number, an IC card read/write unit for reading and/or writing information in/from the IC card, a key control unit for controlling locking and unlocking of a door of the article receiving/housing unit, an identification number storing unit for storing identification number of the IC card, an amount-of-money information storing unit for storing amount-of-money information, a collating unit for collating the identification number stored in the identification number storing unit with the identification number read out from the IC card, and a line control unit for transferring the electronic monetary information via transmission line. For utilizing the article receiving/housing unit, the IC card is inserted, whereby the article receiving/housing unit is locked. For taking out articles from the article receiving/housing unit, the IC card is inserted, whereby the article receiving/housing unit is unlocked with the accounting being settled. Cashless transactions can be realized.

As would be recognized by a person of ordinary skill in the art, the "lock" disclosed in the Matsumoto '506 patent is different from the "grey lock mark" recited in amended Claim 1 of the present Application. That is, the "lock" disclosed in the Matsumoto '506 patent is a physical door lock to lock or unlock a door of the article receiving/housing unit. While the "grey lock mark" in amended Claim 1 of the present application is a specific mark on an IC card to identify its application state as of the last time the card was used (i.e., identifies the state of the last transaction of the electronic deposit (purse)). If the "grey lock mark" is clear (reset), this means that the last transaction using the card was ended under normal circumstances and the card is ready to be used again. If the "grey lock mark" is set, this means that the last transaction was not ended under normal circumstances. For this IC card (known as a grey card) to be used again, its "grey lock mark" must be cleared (also referred to as "unlocking grey"). Further, if the money which should have been deducted in the last transaction has not been deducted from the card, then a Supplementary Debit must be applied to the card. (See, for example, paragraph [0005] of

the present application). The Ginter '193 patent also does not teach or suggest such an aspect as claimed in Claim 1 of the present application.

Further, the Matsumoto '506 patent discloses a transaction-oriented electronic accommodation system, such as an electronic home-by-home delivery service/reception system, and assumes that the electronic delivery service/reception system 1a of concern is usually installed at an entrance of a collective house building. A deliveryman puts an article or articles in the article receiving/housing unit 1 and locks it by using the key 2. On the other hand, the receiver or addressee can open the article receiving/housing unit 1 by using his or her own key 2, to thereby take out the article(s) from the article receiving/housing unit 1. In addition, the Matsumoto '506 patent discloses a flow for illustrating operation performed by a deliveryman for the door-to-door delivery service by using his or her electronic wallet in association with delivering an article.

As mentioned above, the "grey lock mark" recited in amended Claim 1 of the present application is different from the "lock" disclosed in the Matsumoto '506 patent. Accordingly, the Applicant respectfully submits that the step of "setting, while starting a transaction using the electronic deposit (purse), the grey lock mark" in amended Claim 1 of the present application is not taught or suggested by the Matsumoto '506 patent. In addition, the step in the Matsumoto '506 patent of "allow[ing] the room number of the addressee or destination for the delivery to be written in the IC card" is different from the step in amended Claim 1 of "recording parameters of the transaction as a locking card source in the electronic deposit (purse)" (i.e., setting the grey lock mark and recording parameters of the transaction as a locking card source in the electronic deposit (purse)). The "locking card source" refers to the parameters of the transaction, such as the pseudo random number ICC, card terminal number, card terminal transaction sequence number, transaction date and transaction time. (See, for example, paragraph [0098] of the present application). The Ginter '193 patent also does not teach or suggest such an aspect as claimed in Claim 1 of the present application.

The Ginter '193 patent discloses that a portable appliance 2600 of the holder records an "encumbrance," which may, during a secure communication with a clearinghouse, be recorded

and maintained by the clearinghouse and/or some other financial services party until all or a portion of debt responsibilities of the other party were paid or otherwise satisfied.

With regard to the aspects of amended Claim 1 directed to the steps of validating the recorded locking card source and debiting money from the electronic deposit (purse) and resetting the grey lock mark simultaneously, the Applicant respectfully submits that the step of “validating the recorded locking card source before debiting money from the electronic deposit (purse)” is not disclosed by either the Matsumoto ‘506 or Ginter ‘193 patent. In addition, the Applicant respectfully submits that the step of “debiting money from the electronic deposit (purse) and resetting the grey lock mark simultaneously” (i.e., combining a debiting operation and an unlocking grey operation into one step) is not disclosed by either the Matsumoto ‘506 or Ginter ‘193 patent.

As such, the Matsumoto ‘506 and Ginter ‘193 patents, either separately or in combination, do not teach or suggest the combination of elements as now recited in amended Claim 1. Further, such a combination of elements as now claimed in amended Claim 1 would not have been predictable to one of ordinary skill in the art when provided with the disclosures of the Matsumoto ‘506 and Ginter ‘193 patents since, as previously discussed, particular elements are lacking in both the Matsumoto ‘506 and Ginter ‘193 patents. As such, the Applicant thus submits that amended Claim 1, as well as amended Claims 2-12 which depend therefrom, are not obviated by, and are thus patentable over the Matsumoto ‘506 and Ginter ‘193 patents cited in the Office Action. As such, amended Claims 1-12 are believed to be in condition for immediate allowance.

Conclusion

In summary, embodiments of the present invention now claimed in amended Claim 1 is **not** taught or suggested by, and **would not** have been predictable to one of ordinary skill in the art when presented with elements of, the Matsumoto ‘506 and Ginter ‘193 patents, either separately or in combination. Accordingly, in view of these differences between the embodiments of the Applicant’s invention and the Matsumoto ‘506 and Ginter ‘193 patents, it is submitted that the present invention, as defined by the pending claims, is patentable over the

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prior art cited in the Office Action. As such, Claims 1-12 are believed to be in condition for immediate allowance.

In conclusion, for the reasons set forth above, the Applicant submits that all claims now pending are in condition for immediate allowance and notice to such effect is respectfully requested at the Examiner's earliest opportunity.

It is not believed that extensions of time or fees for net addition of claims are required, beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 CFR § 1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 16-0605.

Respectfully submitted,

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